

said, said 2nd parcel being further described as follows:

"Beginning at an elm tree standing on the northwest-
ern limits of the B.&O. R.R., it being also a point on
the bank of Water Station Race formerly used by said
R.R. Company and running N. 19 deg. E., 8.8 pcs., thence
N. 6 deg. E., 10.15 pcs. to a road reserved for the use
of the said property, thence with said road S. 45 deg.
W., 15 pcs.; thence S. 10.25 deg. E., 13.1 pcs., to the
N.W. limits of the B.&O.R.R. aforesaid; thence with the
limits thereof N. 57 deg. E., 3.5 pcs. to the beginning,
containing 100 sq. pcs. of land."

The certain tract of land conveyed by the grantors herein un-
to Samuel T. Hickman by deed dated September 6, 1906, and duly
recorded in Liber S.T.R. 276, folio 244, one of the Land Records
aforesaid, is the same land and premises as reconveyed by Samuel T.
Hickman and wife unto the said Luther E. Willard and wife by deed

dated June 26, 1919, and duly recorded in Liber 328, Folio 389, one
of the Land Records aforesaid, and is to be included in this mortgage

Together, with the annual crops pitched or cultivated thereon by the mortgagor ^{or those}
claiming under them and the buildings and improvements thereon, and the rights,
ways, waters, liberties, hereditaments, privileges and appurtenances thereto in any wise appertaining or belonging, and
the reversions and remainders, and the rents, issues and profits thereof.

Provided, that if the said Luther E. Willard and Emma V. Willard, his wife,
their heirs, executors, administrators or assigns, shall pay to the said
Mary V. Willard, her heirs or ^{or} assigns, the said sum of One
Thousand Dollars (\$1,000.00) ~~Dollars~~, and the interest thereon, according
to the tenor of said promissory note, and shall perform all the covenants and agreements herein on their,
part to be performed, then this mortgage shall be void.

And the said Luther E. Willard and Emma V. Willard, his wife,
and assigns do hereby covenant with the said Mary V. Willard
and assigns that they ^{are} lawfully seized of the property hereby conveyed; that they have not done or suffered to
be done any deed, act or thing whereby the land or premises hereby conveyed or any part thereof has been charged, af-
fected, or encumbered, in title, estate or otherwise; that they will not suffer or permit any strip or waste of the mort-
gaged premises; that they will keep all buildings in good and substantial repair; that they will pay all taxes and as-
sessment, public dues or charges of whatsoever kind or description, levied or assessed, or to be levied and assessed
against said mortgaged property when legally demanded; that they will pay the mortgage debt and interest thereon
when the same is due and payable according to the tenor of said promissory note; and that they will insure forthwith
and pending the existence of this mortgage keep insured against loss by fire, by some insurance company or compan-
ies acceptable to the mortgagee. her or assigns, the improvements on the hereby mortgaged land
to the amount of at least One Thousand
Dollars, and will cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire to insure
to the benefit of the mortgagee, her heirs or assigns, to the extent of their lien or claim hereunder
and that the mortgagee, her heirs or assigns in case of default may insure the mortgaged premises and
the premiums paid shall be a lien on said premises and be added to the mortgage debt